NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 12, 2004, executed by TOMMY D. BLACKWELL AND STACEY L. BLACKWELL, conveying certain real property therein described to CTC REAL ESTATE SERVICES, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR FULL SPECTRUM LENDING, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded November 30, 2004, in Deed Book 2115, Page 323; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-15 by instrument recorded on November 14, 2011 in the office of the aforesaid Chancery Clerk in Deed Book 3365, Page 83; and

WHEREAS, on December 9, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3913, Page 191; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on February 19, 2015 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 98, FIRST REVISION TO PHASE 3, CYPRESS CREEK PLANTATION SUBDIVISION SITUATED IN SECTIONS 14 AND 15, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT RECORDED IN PLAT BOOK 76, PAGES 46-52, CHANCERY CLERK'S OFFICE, DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 9965 CYPRESS BEND COVE, OLIVE BRANCH, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 6 day of January, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107 Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 01/22/2015, 01/29/2015, 02/05/2015, 02/12/2015

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 22, 2002, executed by TAWONDA ECHOLS AND DARRON ECHOLS, conveying certain real property therein described to JEFFREY M. HENSCHEL, ESQ., as Trustee, for FIRST NLC FINANCIAL SERVICES, LLC, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded August 27, 2002, in Deed Book 1551, Page 621, and rerecorded September 13, 2002 in Deed Book 1562, Page 590; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE CSMC TRUST 2006-CF1 CS MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-CF1 by instrument recorded on March 6, 2009 in the office of the aforesaid Chancery Clerk in Deed Book 3002, Page 210; and

WHEREAS, on December 17, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3755, Page 43; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **February 19**, **2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 133, FOURTH ADDITION, CEDAR CREST ESTATES SUBDIVISION, SITUATED IN SECTION 10, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 71, PAGE 39 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 9262 AUSTIN DRIVE, OLIVE BRANCH, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 6 day of January, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 01/22/2015, 01/29/2015, 02/05/2015, 02/12/2015

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on October 22, 2004, Brian Brasher executed and delivered a certain Deed of Trust unto Jim B. Tohill, Trustee for the benefit of Ameriquest Mortgage Company, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2,111, Page 166 and re-recorded in Book 2,934, Page 367, and

WHEREAS, said Deed of Trust was subsequently assigned unto U.S. Bank Trust, N.A., as Trustee for VOLT Asset Holdings Trust XVI, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3894, Page 88; and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Priority Trustee Services of Mississippi, LLC., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3894, Page 95; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on February 19, 2015, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Description of Tract 9 of the Johnson Tract containing 4.54 acres located in part of the Northwest Quarter of Section 31, Township 3 South, Range 7 West, DeSoto County, Mississippi.

Beginning at the Southwest corner of Section 31, Township 3 South, Range 7 West; thence North 2564.33 feet to a point in the centerline of Highway 51; thence East 50 feet to a point in the East right of way of said highway, said point being the Southwest corner of the Johnson 52.6 acre tract; thence North 88 degrees 57 minutes 22 seconds East 931.11 feet along the South line of the Johnson tract to the Southwest corner of the Judy Rhodes tract number 6; thence North 0 degrees 03 minutes West 310 feet to the Northwest corner of the Rhodes tract; thence North 42 degrees 18 minutes East 266.75 feet to a point; thence North 14 degrees 34 minutes 51 seconds East 130.70 feet to the Northwest corner of the lot 7; thence North 0 degrees 28 minutes 58 seconds East 568.01 feet to the Northwest corner of lot 8; thence North 84 degrees 46 minutes 56 seconds East 96.89 feet to a corner of lot 8 and the point of beginning of the following lot 9; thence South 27 degrees 33 minutes 30 seconds East 400 feet to a corner of lot 8; thence North 74 degrees 49 minutes East 565.59 feet to the Northeast corner of lot 8 and a point in Belmont Road; thence North 12 degrees 45 minutes West 50.84 feet along said road to a point; thence North 19 degrees 05 minutes West 88.81 feet along said road to a point; thence North 23 degrees 38 minutes West 100.53 feet along said road to a point; thence North 25 degrees 23 minutes West 42.74 feet along said road to the Northeast corner of the Johnson 52.6 acre tract; thence South 84 degrees 46 minutes 56 seconds West 634.59 feet to the point of beginning and containing 4.54 acres more or less. All bearings are magnetic.

File No.: 1R312014 2 - 19 - 15

Being the same property conveyed to Brian Brasher by deed from Lilbourn A. Johnson filed for record in Book 478, Page 794, Register's Office for DeSoto County Mississippi, dated 8/5/04. Metes and

Property address known as: 5315 Belmont Road, Hernando, Mississippi 38632 DeSoto County

Property is being sold "as-is where-is".

WITNESS MY SIGNATURE, this the Thirteenth day of January, 2015

Charity Bridgewater, Assistant Vice President Priority Trustee Services of Mississippi, LLC.

1587 Northeast Expressway

Atlanta, Georgia 30329

770-234-9181

File No.: 1R312014

PUBLISH: 01/29/2015, 02/05/2015, 02/12/2015

File No.: 1R312014

1/28/15 9:09:46 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 14, 2003, Tamiko Golden, and husband Reginald B. Golden executed a certain deed of trust to Equity Title and Escrow, Trustee for the benefit of New Century Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1715 at Page 0697; and

WHEREAS, said Deed of Trust was subsequently assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC6, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-NC6 by instrument dated August 25, 2014 and recorded in Book 3877 at Page 676 of the aforesaid Chancery Clerk's office; and

WHEREAS, DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC6, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-NC6 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 31, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,903 at Page 328; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC6, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-NC6, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on February 19, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 23, King's View Lakes Subdivision, situated in Section 31, Township 1 South, Range 8, West, DeSoto County Mississippi, according to a map or plat thereof which is on file and of record in the office of the Chancery Clerk of DeSoto County Mississippi as shown on plat of record in Plat Book 67, Pages 8-9, to which reference is hereby made in aid of and as a part of this description.

Being the same property conveyed to grantor, KP Development Corporation, herein by Warranty Deed dated May 15, 1998 filed for record December 22, 1998 at Instrument Number Book 344 Page 725, in the Chancery Clerk's Office of DeSoto County, Mississippi. Also being the same property conveyed to grantor, P&P Construction, Inc., a Mississippi Corporation, herein by Warranty Deed of record at Book 429, Page 237, dated September 20, 2002, filed September 27, 2002, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to grantor, Tamiko Golden, herein by Warranty Deed of record dated March 14, 2003, being recorded simultaneously herewith in said Register's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of January, 2015.

Shapiro & Massey, LLC / SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232 (601)981-9299

5546 Lakefront Horn Lake, MS 38637 14-008887BE

Publication Dates: January 29, February 5 and 12, 2015

WHEREAS, on March 4, 2011, Trista T. Perkins, a single person, executed a certain deed of trust to Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Iberiabank Mortgage Company, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,282 at Page 254; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated October 18, 2012 and recorded in Book 3,530 at Page 83 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated December 19, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,924 at Page 285; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on February 19, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

6.86 acres in the Northeast Quarter of Section 24, Township 2 South, Range 9 West, DeSoto County, Mississippi, described as follows:

Commencing at the Southeast Corner of the Northeast Quarter of Section 24, Township 2 South, Range 9 West, DeSoto County, Mississippi, being an old 1" pipe at a fence corner, said point being the POINT OF BEGINNING; thence North 89 degrees 33 minutes 00 seconds West along an old road bed a distance of 1,340.00 feet; thence due North a distance of 40.00 feet; thence South 89 degrees 33 minutes and 00 seconds East a distance of 395.86 feet; thence North 00 degrees 22 minutes 32 seconds East a distance of 260.00 feet to a 1/2" rebar set; thence South 89 degrees 33 minutes 00 seconds East a distance of 944.40 feet to a 1/2" rebar set in an old fence line; thence South 00 degrees 22 minutes 32 seconds West along said fence a distance of 300 feet to the POINT OF BEGINNING, said described tract containing 6.86 acres, more or less.

Being the same property conveyed herein by Warranty Deed recorded simultaneously herewith in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

Tax Parcel ID: 209 6 24 000 00033.01

Property Known as: 6109 McGowen Road Lake Cormorant, Mississippi 38641

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 27th day of January, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

6109 McGowen Rd Lake Cormorant, MS 38641 14-010713BE

Publication Dates: January 29, February 5 and 12, 2015

WHEREAS, on October 2, 2009, Amber D. Trigleth, a single person, executed a certain deed of trust to John V. Masserano, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Patriot Bank as its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,089 at Page 640; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, NA by instrument dated November 22, 2010 and recorded in Book 3,244 at Page 796 and again recorded by instrument dated July 10, 2012 and recorded in Book 3,466 at Page 701 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, NA has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 6, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,928 at Page 214; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, NA, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on February 19, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 7, Section A, Brook Hollow Subdivision, in Section 24, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 7, Page 8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 27th day of January, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

8193 Pinebrook Drive Southaven, MS 38671 14-010966BE

Publication Dates: January 29, February 5 and 12, 2015

WHEREAS, on March 3, 1995, Lance G. Scott and wife, Sonya Scott executed a certain deed of trust to William H. Lovell, III, Trustee for the benefit of First Commercial Mortgage Company of Memphis which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 751 at Page 614 and modified in 3,344 at Page 626; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated June 7, 2000 and recorded in Book 1223 at Page 43 and by instrument dated February 9, 2001 recorded in Book 1299 at Page 633 and re-recorded in Book 1338 at Page 93 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated June 16, 2000 and recorded in the aforesaid Chancery Clerk's Office in Book 1223 at Page 45; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 19, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 671, Section B, South 1/2 & East of Cow Pen Creek, DeSoto Village Subdivision, situated in Sections 33 and 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 22nd day of January, 2015.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

3095 Forest Glen Dr. Horn Lake, MS 38637 01-1174AH

Publication Dates:

January 29, 2015 and February 5 and 12, 2015

WHEREAS, on August 22, 2013, William Keith Clayton, married and Kala Clayton, executed a certain deed of trust to John W. Byrd, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Bartlett Mortgage, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,700 at Page 325; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, NA by instrument dated October 6, 2014 and recorded in Book 3,886 at Page 495 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, N.A. has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 5, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,926 at Page 348; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on February 19, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 242, Section F, Final Plat, Fairhaven Estates Subdivision, situated in Section 2 and 3, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 82, Page 11, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of January, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

9564 Taylor Dr. Olive Branch, MS 38654 14-011016BE

Publication Dates: January 29, February 2 and 12, 2015

WHEREAS, on November 30, 2006, Sherry Kilpatrick, an unmarried woman, executed a certain deed of trust to Bridgforth & Buntin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Kalian Mortgage Company, LLC, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,621 at Page 325 and Modified in Book 3,845 at Page 95; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A. by instrument dated June 5, 2012 and recorded in Book 3,451 at Page 674 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, N.A. has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 7, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,926 at Page 353; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on February 19, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 89, Section B, Wellington Square East, PUD, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Pages 13-14, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 22nd day of January, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7180 George Lane Horn Lake, MS 38637 14-010976BE

Publication Dates: January 29, February 5 and 12, 2015

WHEREAS, on December 23, 2004, Weldon H. Dunavant and Corey Dunavant, executed a certain deed of trust to Atty Arnold M. Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Homecomings Financial Network, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,136 at Page 7; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor trustee to JPMorgan Chase Bank, N.A. as Trustee for RAMP 2005-RS1, by instrument dated November 10, 2009 and recorded in Book 3,104 at Page 401 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS1 being one and the same as The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor trustee to JPMorgan Chase Bank, N.A. as Trustee for RAMP 2005-RS1, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 17, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3782 at Page 384; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RS1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on February 19, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 313, Section E, Dickens Place PUD, Oliver's Glenn situated in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Pages 2-3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of January, 2015.

Shapiro & Massey, LLC/ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232 (601)981-9299 2647 Mariah Lane, Southaven, MS 38672 13-008692GW

Publication Dates: January 29, February 5, and February 12, 2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of January, 2012 and acknowledged on the 14th day of January, 2012, Sally Garvelink, A Single Person, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3394 at Page 251; and

WHEREAS, on the 14th day of November, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3902 at Page 645

WHEREAS, on the 13th day of January, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3928 at Page 455; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of February, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1, Alexander Place Subdivision, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 87, Pages 22-23, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Sally Garvelink, an unmarried person by deed from Coleman-Bartley Enterprises, LLC, a Mississippi Limited Liability Company, dated 11/10/04, filed 11/16/04 and recorded in Deed in Book 486, Page 585 in Desoto County Records.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of January, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

jeh/F14-1880

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